

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: CRISTOFORO, JOHN P.

§ Case No. 17-80191

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$19,175.00
(without deducting any secured claims)

Assets Exempt: \$13,300.00

Total Distribution to Claimants: \$5,678.06

Claims Discharged
Without Payment: \$352,663.04

Total Expenses of Administration: \$2,513.01

3) Total gross receipts of \$ 8,191.07 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$8,191.07 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$8,000.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,513.01	2,513.01	2,513.01
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	2,157.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	329,692.98	79,184.99	79,184.99	5,678.06
TOTAL DISBURSEMENTS	\$339,849.98	\$81,698.00	\$81,698.00	\$8,191.07

4) This case was originally filed under Chapter 7 on January 31, 2017.
The case was pending for 16 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/13/2018 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Northwest Mutual Whole Life Insurance	1129-000	1,993.17
4 Principal Whole Life Insurance	1129-000	6,197.90
TOTAL GROSS RECEIPTS		\$8,191.07

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Community Credit Union Florida	4110-000	8,000.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$8,000.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - JAMES E. STEVENS	2100-000	N/A	1,569.11	1,569.11	1,569.11
Attorney for Trustee Fees (Trustee Firm) - Barrick, Switzer, Long, Balsley & Van	3110-000	N/A	910.00	910.00	910.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	12.94	12.94	12.94

Other - Rabobank, N.A.	2600-000	N/A	10.96	10.96	10.96
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$2,513.01	\$2,513.01	\$2,513.01

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Internal Revenue Service	5200-000	2,157.00	N/A	N/A	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$2,157.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Cavalry SPV I, LLC	7100-000	4,768.74	4,768.74	4,768.74	341.95
2	Cavalry SPV I, LLC	7100-000	N/A	18,889.15	18,889.15	1,354.47
3	BMO Harris Bank	7100-000	47,925.13	55,527.10	55,527.10	3,981.64
NOTFILED	Federal National Mortgage Assoc.	7100-000	10,000.00	N/A	N/A	0.00
NOTFILED	Client Services Inc	7100-000	7,543.41	N/A	N/A	0.00
NOTFILED	Costal Village	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Laurie K. Westherford	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Northwestern Mutual	7100-000	23,803.11	N/A	N/A	0.00
NOTFILED	Town of Coloma Treasurer	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Principal Financial Group	7100-000	18,643.59	N/A	N/A	0.00
NOTFILED	Citi Cards	7100-000	7,543.00	N/A	N/A	0.00
NOTFILED	Seterus, Inc.	7100-000	158,841.00	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	3,869.00	N/A	N/A	0.00

NOTFILED	Chase Credit Cards	7100-000	12,007.00	N/A	N/A	0.00
NOTFILED	Abraham & Abraham, P.A.	7100-000	3,500.00	N/A	N/A	0.00
NOTFILED	AFNI	7100-000	91.00	N/A	N/A	0.00
NOTFILED	Alpine Bank of Rockford	7100-000	5,000.00	N/A	N/A	0.00
NOTFILED	Brevard County Tax Collector	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Ambling Management Company	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Cavalry Portfolio Services	7100-000	23,658.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$329,692.98	\$79,184.99	\$79,184.99	\$5,678.06

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 17-80191

Trustee: (330420) JAMES E. STEVENS

Case Name: CRISTOFORO, JOHN P.

Filed (f) or Converted (c): 01/31/17 (f)

§341(a) Meeting Date: 03/09/17

Period Ending: 06/13/18

Claims Bar Date: 03/06/18

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Checking: BMO Harris Bank	500.00	0.00	0.00	FA
2	Checking: Chase Bank	1,000.00	0.00	0.00	FA
3	Misc. household goods and furnishings	1,100.00	0.00	0.00	FA
4	2 TV's 3 Cell Phone's 1 Tablet	700.00	0.00	0.00	FA
5	Clothing and personal items	500.00	0.00	0.00	FA
6	Northwest Mutual Whole Life Insurance See Amended Schedule C filed 3/27/18.	2,833.00	2,833.00	1,993.17	FA
7	4 Principal Whole Life Insurance See Amended Schedule C filed 3/27/18.	6,254.00	6,254.00	6,197.90	FA
8	401 (k): Interest in Insuperity	9,500.00	0.00	0.00	FA
9	2002 Chevrolet Avalanche	100.00	0.00	0.00	FA
10	2008 Suburban Impreza	3,275.00	0.00	0.00	FA
11	2003 Sugar Sand Sole	2,500.00	0.00	0.00	FA
11	Assets Totals (Excluding unknown values)	\$28,262.00	\$9,087.00	\$8,191.07	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): March 27, 2018

Current Projected Date Of Final Report (TFR): March 27, 2018 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 17-80191
Case Name: CRISTOFORO, JOHN P.

Trustee: JAMES E. STEVENS (330420)
Bank Name: Rabobank, N.A.
Account: *****5366 - Checking Account
Blanket Bond: \$2,827,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***7860
Period Ending: 06/13/18

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/06/17		John D. Cristoforo	Life Insurance Policies		8,191.07		8,191.07
	{6}		1,993.17	1129-000			8,191.07
	{7}		6,197.90	1129-000			8,191.07
12/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	8,181.07
01/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.94	8,168.13
02/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.96	8,157.17
05/03/18	101	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$910.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		910.00	7,247.17
05/03/18	102	JAMES E. STEVENS	Dividend paid 100.00% on \$1,569.11, Trustee Compensation; Reference:	2100-000		1,569.11	5,678.06
05/03/18	103	BMO Harris Bank	Dividend paid 7.17% on \$55,527.10; Claim# 3; Filed: \$55,527.10; Reference:	7100-000		3,981.64	1,696.42
05/03/18	104	Cavalry SPV I, LLC	Combined Check for Claims#1,2			1,696.42	0.00
			Dividend paid 7.17% on 341.95 \$4,768.74; Claim# 1; Filed: \$4,768.74	7100-000			0.00
			Dividend paid 7.17% on 1,354.47 \$18,889.15; Claim# 2; Filed: \$18,889.15	7100-000			0.00

ACCOUNT TOTALS	8,191.07	8,191.07	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	8,191.07	8,191.07	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$8,191.07	\$8,191.07	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****5366	8,191.07	8,191.07	0.00
	\$8,191.07	\$8,191.07	\$0.00